

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Maryanne Macfarlane
dba WashPa'ws Pet Styling
Debtor(s)

Bankruptcy Case No.: 19-21361-JAD
Issued Per 8/13/2020 Proceeding
Chapter: 13
Docket No.: 72 – 63, 70
Concil. Conf.: March 26, 2020 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 3, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1455 as of August-2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 84 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Mar. 26, 2020 at 09:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.
Claim No. 2 of Santander Consumer USA governs at Plan terms with payment by the Trustee.
Debtor's counsel to implement TPS within 10 days.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: August 18, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Maryanne Macfarlane
 Debtor

Case No. 19-21361-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 149

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 Total Noticed: 18

Date Rcvd: Aug 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2020.

db	+Maryanne Macfarlane, 1660 Pierce Avenue, Washington, PA 15301-3142
cr	+DIPLOMAT PROPERTY MANAGER LLC, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
15026330	+Collection Service / Pathology Assoc Was, Attn: Bankruptcy, Po Box 560, New Kensington, PA 15068-0560
15026331	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15026332	+Mr. Cooper Mortgage, P.O. Box 650783, Dallas, TX 75265-0783
15026333	+New Residential Mortgage Loan Trust, c/o Rebecca A Solarz, Esqs., KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15035862	+SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15026334	+Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15058213	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15026335	+US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15069142	+Wilmington Trust, National Association, et al, c/o Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 19 2020 04:00:39
	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15026329	+E-mail/Text: tvincequerra@chromeacu.org Aug 19 2020 03:59:47 CHROME Federal Credit Union, PO Box 658, Canonsburg, PA 15317-0658
15027605	+E-mail/PDF: gecsedirecoverycorp.com Aug 19 2020 04:00:50 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15063420	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 19 2020 04:00:43 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15026336	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 19 2020 03:59:03 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
15026337	+E-mail/Text: bankruptcy@firstenergycorp.com Aug 19 2020 03:59:37 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15048561	+E-mail/Text: bankruptcy@firstenergycorp.com Aug 19 2020 03:59:36 West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	PLANET HOME LENDING as servicer for Wilmington Tru

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

David A. Rice	on behalf of Debtor Maryanne Macfarlane	ricelaw1@verizon.net,
lowdenscott@gmail.com		
James Warmbrodt	on behalf of Creditor PLANET HOME LENDING as servicer for Wilmington Trust,	
National Association,	not in its individual capacity, but solely as trustee of MFRA Trust 2014-2	
bkggroup@kmlawgroup.com		
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper	
pabk@logs.com		
Lauren Berschler Karl	on behalf of Creditor DIPLOMAT PROPERTY MANAGER LLC	lkarl@rascrane.com,
lbkarl03@yahoo.com		

District/off: 0315-2

User: msch
Form ID: 149

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Total Noticed: 18

Date Rcvd: Aug 18, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Scott R. Lowden on behalf of Debtor Maryanne Macfarlane niclowlgl@comcast.net

TOTAL: 7